

Information to identify the case:

Debtor 1

Loretta R Kochel

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3861

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 19-22351-CMG

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Loretta R Kochel

9/26/22

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Loretta R Kochel
Debtor

Case No. 19-22351-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Sep 26, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 41

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 28, 2022:

| Recip ID | Recipient Name and Address |
|-----------|--|
| db | Loretta R Kochel, 83 Illinois Ave, Waretown, NJ 08758-2428 |
| 518313950 | AR Resources, Inc.-Barron ER Physicians, ATTN: Bankruptcy, PO Box 1056, Blue Bell, PA 19422-0287 |
| 518313956 | Direct TV, Credence Resource Management LLC, PO Box 1253, Southgate, MI 48195-0253 |
| 518313958 | Mensching & Lucarini, PC, 1200 Hooper Ave Bldg A, Toms River, NJ 08753-3594 |
| 518313959 | + Midland Funding-CitiBank-Home Depot, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710 |
| 518313960 | New Jersey E-ZPass- RMCB, PO Box 1235, Elmsford, NY 10523-0935 |
| 518431774 | + Ocean Medical Center, CCCB, POB 1750, Whitehouse Sta, NJ 08889-1750 |
| 518431789 | + Southern Ocean City Hospital, CCCB, POB 1750, Whitehouse Sta, NJ 08889-1750 |
| 518313966 | Southern Ocean County Hospital, PO Box 3129, Secaucus, NJ 07096-3129 |
| 518411042 | + TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507 |
| 518413988 | + TD Bank, N.A., c/o Janelly Landa, Esq., 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835 |
| 518406800 | Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000 Raleigh, NC 27605 |

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|--|----------------------|---|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Sep 26 2022 20:24:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Sep 26 2022 20:24:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 518386876 | Email/Text: Bankruptcy@absoluteresolutions.com | Sep 26 2022 20:23:00 | Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437 |
| 518313949 | Email/Text: customercare@adminrecovery.com | Sep 26 2022 20:24:00 | Admin Recovery LLC, 45 Earhart Dr Ste 102, Williamsville, NY 14221-7809 |
| 518427586 | + EDI: RECOVERYCORP.COM | Sep 27 2022 00:23:00 | Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 518313951 | EDI: CAPITALONE.COM | Sep 27 2022 00:23:00 | Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285 |
| 518313952 | + EDI: CAPITALONE.COM | Sep 27 2022 00:23:00 | Capital One, PO Box 6492, Carol Stream, IL 60197-6492 |
| 518334165 | + EDI: AIS.COM | Sep 27 2022 00:23:00 | Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 518313953 | Email/Text: bankruptcy@certifiedcollection.com | Sep 26 2022 20:24:00 | Certified Credit & Collection, PO Box 336, Raritan, NJ 08869-0336 |
| 518313954 | EDI: CITICORP.COM | Sep 27 2022 00:23:00 | Citibank North America- WAWA, Attn: Recovery/Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034 |
| 518313955 | + EDI: CONVERGENT.COM | Sep 27 2022 00:23:00 | Convergent Outsourcing, 800 SW 39th St, Renton, |

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| | | | WA 98057-4927 |
| 518418840 | + EDI: AIS.COM | Sep 27 2022 00:23:00 | Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 518324885 | EDI: DISCOVER.COM | Sep 27 2022 00:23:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 518313957 | EDI: DISCOVER.COM | Sep 27 2022 00:23:00 | Discover Financial, PO Box 3025, New Albany, OH 43054-3025 |
| 518395520 | + Email/Text: bankruptcydpt@mcmcg.com | Sep 26 2022 20:24:00 | Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011 |
| 518313961 | Email/Text: OMCbankruptcy@hackensackmeridian.org | Sep 26 2022 20:24:00 | Ocean Medical Center, PO Box 417140, Boston, MA 02241-7140 |
| 518340485 | + EDI: AGFINANCE.COM | Sep 27 2022 00:23:00 | OneMain, PO Box 3251, Evansville, IN 47731-3251 |
| 518313962 | EDI: AGFINANCE.COM | Sep 27 2022 00:23:00 | OneMain Financial, 1350 Hooper Ave Ste 4-A, Toms River, NJ 08753-2980 |
| 518313963 | EDI: AGFINANCE.COM | Sep 27 2022 00:23:00 | Onemain Financial, Attn: Bankruptcy, 601 NW 2nd St, Evansville, IN 47708-1013 |
| 518354748 | Email/Text: perituspendrick@perituservices.com | Sep 26 2022 20:23:00 | Pendrick Capital Partners II, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419 |
| 518313964 | Email/Text: signed.order@pfwattorneys.com | Sep 26 2022 20:23:00 | Pressler Felt & Warshaw, 7 Entin Rd, Parsippany, NJ 07054-5020 |
| 518313965 | Email/Text: bankruptcyteam@quickenloans.com | Sep 26 2022 20:24:00 | Quicken Loans, 662 Woodward Ave, Detroit, MI 48226-3433 |
| 518343285 | + Email/Text: bankruptcyteam@quickenloans.com | Sep 26 2022 20:24:00 | Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408 |
| 518313967 | Email/Text: bankruptcy@sw-credit.com | Sep 26 2022 20:24:00 | Southwest Credit Systems- Comcast, 4120 International Pkwy Ste 1100, Carrollton, TX 75007-1958 |
| 518435714 | + EDI: RMSC.COM | Sep 27 2022 00:23:00 | Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 518315304 | + EDI: RMSC.COM | Sep 27 2022 00:23:00 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 518313968 | EDI: RMSC.COM | Sep 27 2022 00:23:00 | Synchrony Bank/Walmart, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060 |
| 518313969 | EDI: TDBANKNORTH.COM | Sep 27 2022 00:23:00 | Td Bank, N.A., 32 Chestnut St, Lewiston, ME 04240-7744 |
| 518313970 | EDI: WFAUTO | Sep 27 2022 00:23:00 | Wells Fargo Dealer Services, Attn: Bankruptcy, PO Box 19657, Irvine, CA 92623-9657 |
| TOTAL: 29 | | | |

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|--|
| 518419125 | *+ | Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh, NC 27605-1000 |

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 28, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2022 at the address(es) listed below:

| Name | Email Address |
|------------------|---|
| Albert Russo | docs@russotrustee.com |
| Denise E. Carlon | on behalf of Creditor Quicken Loans Inc.. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com |
| Marc C Capone | on behalf of Debtor Loretta R Kochel ecf@gbclawgroup.com mcapone@ecf.courtdrive.com;e4eaf5f23@maildrop.clio.com;mcapone@ecf.courtdrive.com;mcapone@gbclawgroup.com;jgillman@ecf.courtdrive.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |

TOTAL: 4